Taking the High Road to Tackle Canadians? Personal Debt with New EBook

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Taking the High Road to Tackle Canadians? Personal Debt: Insolvency Trustee Richard Killen?s new eBook shows that the debt situation isn?t so dire, in fact the glass is actually half full.

TORONTO, ON (November 6, 2018) ? With the start of November, which is Financial Literacy Month across the country, most Canadians continue to drown under the pressure of personal household debt that has ballooned to $1.69 per $1.00 of disposable income, according to Statistics Canada (September 14, 2018). Adding to this stress is the fact that interest rates are also beginning to rise, as the Canadian economy improves. But according to insolvency trustee Richard Killen, all is not lost.

In his newly released ebook, The Glass Is Half Full, Killen explains that:

- No one knowingly sets out to create financial problems for themselves.

- Most people are trying to do their best with their lives and their finances.
- That no one wants to be insolvent or go bankrupt: A responsible person takes responsibility for his/her situation, actions and the resulting consequences.

?One of the main reasons I wrote this book,? says Killen, ?Was to show that despite the fact that we may find ourselves in financial trouble, it shouldn't define who or what we are. That has never seemed true, logical or fair to me. We're all human and we will make mistakes. What we're supposed to do is figure out what we did wrong and fix it ? or make sure we don't repeat it.?

Written in plain, easy-to-understand language, Killen clarifies the difference between good and bad debt, how easy it is to take on too much debt, how to seek professional help when the burden becomes too much, the options available to avoid filing for bankruptcy and how to correct the mistakes that led to the problem in the first place.

The Glass Is Half Full is available now, and can be downloaded for free from iBooks, Amazon, Indigo and Kindle.

Richard Killen & Associates, with offices conveniently located across the GTA, have been helping Canadians resolve their debt issues since 1992.

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Richard Killen & Associates

Since 1992, Richard Killen & Associates, a Licensed Insolvency Trustee, have helped thousands of people seek debt relief solutions. Debt relief options could include personal bankruptcy, consumer proposals, consolidation loans, and creditor negotiation.

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